

United States Bankruptcy Court  
Western District of Washington

In re:  
Leonard M Frye  
Carryn A Frye  
Debtors

Case No. 11-14603-MLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 13

Date Rcvd: Jul 27, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2011.

db/jdb +Leonard M Frye, Carryn A Frye, 19915 137th Ave SE, Renton, WA 98058-7781  
sr +GMAC Mortgage LLC, Pite Duncan, LLP, 4375 Jutland Drive, Suite 200,  
San Diego, CA 92117-3600  
953168723 Encore Receivable Mgmt, Inc., PO Box 3330, Olathe, KS 66063-3330  
953168724 FIA Card Services, PO Box 1699, Southgate, MI 48195-0699  
953168725 GMAC, PO Box 4622, Waterloo, IA 50704-4622

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: WADEPREV.COM Jul 28 2011 00:13:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
953168719 +EDI: AMEREXPR.COM Jul 28 2011 00:13:00 America Express, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
953168720 EDI: AMEREXPR.COM Jul 28 2011 00:13:00 American Express, P.O.Box 650448,  
Dallas, TX 75265-0448  
953168721 EDI: BANKAMER.COM Jul 28 2011 00:13:00 Bank of America, PO Box 301200,  
Los Angeles, CA 90030-1200  
953168722 +EDI: CHASE.COM Jul 28 2011 00:13:00 Chase, P.O. Box 94014, Palatine, IL 60094-4014  
953168726 EDI: IRS.COM Jul 28 2011 00:13:00 Internal Revenue Service, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
953168727 +EDI: SALMAESERVICING.COM Jul 28 2011 00:13:00 Sallie Mae, P.O. Box 9500,  
Wilkes-Barre, PA 18773-9500  
953168728 +EDI: WFNNB.COM Jul 28 2011 00:13:00 WFNNB/Fashion Bug, 4590 E Broad St,  
Columbus, OH 43213-1301

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2011

Signature:



District/off: 0981-2

User: admin  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2011 at the address(es) listed below:

Cara C Christensen on behalf of Special Request GMAC Mortgage LLC cchristensen@piteduncan.com,  
ecfwawb@piteduncan.com  
Christina Latta Henry on behalf of Debtor Leonard Frye chenry@seattledetlaw.com,  
tshim@seattledetlaw.com;ign@seattledetlaw.com;sskillingstad@seattledetlaw.com;awong@seattledetlaw.com  
Michael B McCarty michael@mccartytrustee.com, WA03@ecfcbis.com,  
mbm@trustesolutions.com;krystina@mccartytrustee.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**United States Bankruptcy Court**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 11-14603-MLB**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Leonard M Frye  
19915 137th Ave SE  
Renton, WA 98058

Carryn A Frye  
19915 137th Ave SE  
Renton, WA 98058

Social Security/Individual Taxpayer ID No.:

xxx-xx-9148

xxx-xx-5139

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **April 21, 2011**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: July 27, 2011

Marc Barreca  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**